(b) Total amount of outstanding advances of Scheduled Commercial Banks against agriculture, industry, Small Scale Industries for the period ending March 1991 and March 1992 (latest available) are given below :—

(Rs. crores)

	March 1991	March 1992
Agriculture	1213.8	1292.69
Industry (large and Medium)	1182.23	1157.76
Small Scale Industry	971.24	981.36

Export Services

5486. SHRI IQBAL SINGH : Will the Minister of FINANCE be pleased to state :

(a) whether Government have decided to set up export services facilitation cells at all the 32 local head offices at all the 32 local head offices of the State Bank of India to help and solve the problems of exporters;

(b) if so, what are the details thereof, local/head-office-wise;

(c) whether the cells would also assist exporters in matters relating to trade information, export procedure and product selection;

(d) whether Government have proposed to set up such cells in Punjab; and

(e) if so, the details thereof and if not, the reasons therefor ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY) : (a) and (b) The State Bank of India (SBI) has reported that it has set up Export Services Facilitation Cells (ESFCs) at all its 13 Local Head Offices. These ESFCs are functioning at Delhi, Bombay, Calcutta, Madras, Ahmedabad, Hyderabad, Bhopal, Lucknow, Patna, Chandigarh, Bangalore, Bhubneshwar and Guwahati.

(c) Yes, Sir. The ESFC is expected to provide general assistance/direction to the approaching exporters in matters like trade information, export procedures, product selection, etc. The cell would also sort out credit related difficulties of the exporters.

(d) and (e) One ESFC has been set up by SBI at its Chandigarh Local Head Office.

Foreign Exchange and Arms Found Along the Borders

5487. DR. MURLI MANOHAR JOSHI : SHRI TRILOKI NATH CHATURVEDI :

Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that is recent months huge amounts of foreign money have been found at various places in the border areas including Rs. 1.5 crore in foreign exchange, alongwith arms seized on 12th March, 1992, if so, the details of foreign money detected/seized in 1991, 1992 and the first three months of 1994;

(b) whether it is a fact that hawala transactions have also shown a rising trend in the above period, if so, the details thereof; and

(c) whether instances maintaining clandestine foreign assests have come to the notice of government and if so, the details thereof and what is the present legal position regarding maintaining foreign account by private citizens ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY) : (a) Yes Sir, the seizure of foreign exchange on 12-3-94 (and not 12-3-92 as mentioned in the question) was by B.S.F. at Samba Border. Apart from that, foreign exchange equivalent to Rs. 49.622/-, Rs. 2,31,285/- and Rs. 45 lakhs has been seized during the years 1991, 1992 and in January 1994 respectively.

(b) The hawala transaction cases detected during the period are as under :—

Period	Amount (in million US $)
1991-92	43.1
1992-93	24.4
1993-94	98.6

(c) Yes Sir, the Directorate has come across and detected certain cases of maintaining clandestine assets. Details of clandestine foreign assets cases are as under :—

Year	No. of SCNs	Amount seized (in lakhs)	Amount involved (in lakhs)
1992	62	0.85	583.93
1993	25	—	227.64

Revenue from Income-tax Etc. in Tamil Nadu

5488. SHRI S. AUSTIN : Will the Minister of FINANCE be pleased to state :

(a) the total revenue earned by the Union Government through income-tax, small savings customs duty and excise duty during the last year in Tamil Nadu;

(b) the amount out of the total revenue collected, which was given back to the State;

(c) the number of income-tax payers in Tamil Nadu at present and;

(d) the number or raids conducted by the Income-tax department during the last one year in the State and the property seized therefrom ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY) : (a) Total revenue collected by Union Government through Customs & Excise duties during 1993-94 in Tamil Nadu was Rs. 5259.17 crores and small savings collections during 1993 were Rs. 90.57 crores. Information regarding Income Tax collections is not readily available.

(b) The amount given to the Govt. of Tamil Nadu as share of Central taxes was Rs. 1552.61 crores and amount of long-term loan on account of net small saving collections was Rs. 331.36 crores.

(c) The no. of Income-tax payers in Tamil Nadu as on 28-2-94 was 8.02 lakhs.

(d) During 1993-94 Income-tax Department conducted 341 searches in Tamil Nadu, which resulted in seizure of cash/jeweliery etc. to the tune of Rs. 2321.93 lakhs.

Introduction of a Mortgage Method Under IRDP

5489. SHRI S. AUSTIN : Will the Minister of FINANCE be pleased to state :

(a) whether Government have recently introduced a mortgage method in case of loanees under IRDP schemes while advancing Finance in their favour; and

(b) if so, the details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASEKHAR MURTHY) : (a) and (b) Reserve Bank of India (RBI) has advised all scheduled commercial banks that they should not insist on any collateral security if the loan advanced is upto Rs. 15,000/- and where moveable assets are created, and if the loan advanced is upto Rs. 5000/- and where moveable assets are not created. For advances over these limits, the banks may obtain third party guarantee/mortgage as the case may be. In case of any difficulty in obtaining mortgage the banks may use their discretion and obtain third party guarantee/security as the case may be.

Reforming the Agricultural Sector with World Bank Aid

5490. SHRI KRISHAN LAL SHARMA : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that the World Bank has again advised Government recently to affect reforms in agricultural sector;

(b) if so, the details thereof;

(c) whether it is also a fact that the World Bank has offered to give a dollar 400 million aid to India to implement these measures;

(d) if so, whether Government have decided to accept the offer; and

(e) the details of the conditinalities if any ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY) : (a) to (e)